

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
TRENTON VICINAGE**

In re:

Gregory A. Moreno  
Jillian M. Moreno  
Debtor(s)

Case No. 22-17870 / MBK

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/04/2022.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/15/2022.
- 6) Number of months from filing or conversion to last payment: 2.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,247.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$371.20
Court Costs	\$0.00
Trustee Expenses & Compensation	\$28.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$400.00**

Attorney fees paid and disclosed by debtor: \$685.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR Leasing LTD d/b/a GM Financial I	Secured	NA	4,247.04	0.00	0.00	0.00
ACAR Leasing LTD d/b/a GM Financial I	Secured	NA	4,295.52	0.00	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	15,266.08	15,266.08	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	1,645.10	1,645.10	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	2,835.59	2,835.59	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	6,118.37	6,118.37	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	206.89	206.89	0.00	0.00
DISCOVER BANK	Unsecured	NA	4,660.79	4,660.79	0.00	0.00
FAIR SQUARE FINANCIAL, LLC.	Unsecured	NA	4,893.16	4,893.16	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	1,813.61	1,813.61	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	3,379.00	3,379.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	871.20	871.20	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	484.90	484.90	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,738.39	2,738.39	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	6,049.27	6,049.27	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	5,055.40	5,055.40	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,994.38	1,994.38	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	577.31	577.31	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	4,879.26	4,879.26	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	6,002.31	6,002.31	0.00	0.00
NAVIENT SOULTIONS, LLC OF BEHAI	Unsecured	NA	9,631.77	9,631.77	0.00	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	719.66	719.66	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	598.62	598.62	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Unsecured	NA	1,000.46	1,000.46	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Unsecured	NA	2,961.87	2,961.87	0.00	0.00
ROCKET MTG, LLC F/K/A QUICKEN L	Secured	NA	405,728.93	3,371.63	0.00	0.00
TD RETAIL CARD SERVICES	Unsecured	NA	157.20	157.20	0.00	0.00
TD RETAIL CARD SERVICES	Secured	NA	4,696.00	4,696.00	0.00	0.00
WELLS FARGO BANK, NA	Unsecured	NA	4,878.95	4,878.95	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,371.63	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,696.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$8,067.63</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,813.61	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,813.61</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$87,605.93</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$400.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$400.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/30/2023

By: /s/ Albert Russo

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.